

# How To Be a Good Clerk May Now Be Learned at College

## The University of New York Has Established a Course to Teach Retail Selling

**Y**OU can't learn everything there is to know about a department store in six weeks, but you can get enough ideas to last a lifetime. At least that is the experience of the girls attending the new summer classes in retail selling at New York University.

There are twenty young women (and one young man) in the classes, and they come from almost as many states. They are from Texas, Wisconsin, Minnesota, Kansas, California, Utah, Illinois, Michigan, Connecticut and Tennessee.

### To Teach Selling

They are learning a new brand of salesmanship at the Training School for Teachers of Retail Selling. They are finding out how to sell goods in order to teach selling themselves. And they don't limit it to books, either. They spend part of their time in the big stores of New York City getting actual experience. They are learning to tell how much wool is in woolen cloth by feeling it and holding it to the light. They are learning to know the selling points of all sorts of articles, from a frying pan to a washing machine. They are getting a working knowledge of the department store as a whole organization. Above all, they are watching, step by step, the process of learning in themselves, so that they can train others.

It was Mrs. Ima Winchell Stacy's idea to have the course in the summer as well as during the regular session. Mrs. Stacy's winning personality may have had something to do with the ready acceptance of the idea by the directors last winter. She says it was such a good hunch that they simply had to follow it.

### Teach or Marry

Mrs. Stacy is a bit of a pioneer herself. It is hard to realize that the woman-in-business problem which is worrying us shiftless men more than it seems to bother the women is comparatively recent. When Mrs. Stacy was graduated from the University of Minnesota the only alternative to staying at home and waiting for the right young man was to teach. Both of Mrs. Stacy's parents were college professors, and she found teaching most congenial. She taught the elementary grades and high school classes. After she received her M. A. at Columbia she taught in a leading Western university.

When Mrs. Stacy married and settled down in Minneapolis she promised to fill out the usual round of home and children, social and church duties. But Mrs. Stacy is not the kind to stay put. Her brother-in-law, who is one of the owners of the Dayton Company, a leading department store of Minneapolis, came to her and asked her

help in training the girls of the store. It was a new field for a woman of Mrs. Stacy's position. She jumped into the work and took hold in a broad, constructive spirit. She sold goods behind the counters, accompanied the buyers on their trips to the markets and experienced for herself everything that she was undertaking to teach the girls. She has had seven years of this sort of highly practical training in the Dayton Company store as educational director.

Once the summer session of the Training School for Teachers of Retail Selling was definitely decided upon, Mrs. Stacy organized a thorough publicity campaign. An interesting pamphlet was prepared and sent to a selected list of department stores, schools and other interested centers. Mrs. Stacy her-

self told about the summer course at various vocational conferences which she attended. The seed fell on fertile ground. Twenty adventurous spirits heard about it and began to plan a pilgrimage to Washington Square.

**MISS MARGARET FITZSIMMONS** is a Chicago teacher, who would like to be a foreign buyer

**The Class in Textiles**  
Permission to attend several of the classes was freely given the

writer. One class was on textiles, with Miss Jane Fales presiding. Miss Fales passed around samples of woolsens and worsteds. The girls fingered them while Miss Fales traced the cloth from the back of the sheep to the back of a human.

"What do you mean by a fleece?" asked Mrs. Ella S. Tuttle. "I want to know about this from the ground up."

"Mrs. Tuttle has been to China and Japan and Australia and India and the Dutch East Indies," some one whispered. "She has made more than twenty tours of the Orient."

"Just traveling?"

"No. Her husband was an exporter

**MISS SOPHIE SERBER** is fitting herself to teach girl clerks cultural subjects, as well as how to become more efficient sellers. Few girl clerks, she points out, have even a high school education

of household goods, and an importer of embroideries, silks, porcelains and Oriental art goods of all kinds. When he died Mrs. Tuttle learned the business from the ground up and used to travel back and forth settling his affairs."

When the class was dismissed Mrs. Tuttle was a little unwilling to talk about herself at first.

### Heard It in California

"How did I happen to come to this summer course? They told me about it at the University of California. I want to teach the salesgirls to think. That is the reason why they change jobs so often. They don't think. It is the thought that makes for the success or failure of one's life. A thought is as tangible as this desk. In fact, the desk was a thought before it could ever be put together out of wood. If it had not been a good thought it could never have become a good desk. That is just what I want to do

**DR. NORRIS ARTHUR BRISCO**, director of the training school for teachers of retail selling

owns the house he lives in as of such paramount importance.

"Probably not," replied the construction expert, "but in these times most of us are learning new truths and big truths every day. It is an old saying that a house has to fall on some men before they get straight. I am finding that a house has to fall on most of us—a house of our own—before we will get as straight as we ought to be.

### The Need of Shelter

"Coming down to brass tacks, food, clothing and shelter are the triple necessities of existence. Shelter, usually mentioned last, is the only stable and lasting element of the three, and it is the one that gives stability to the individual. Its possession is a reservoir into which goes his latent energy and from which he draws his strength.

"It is an adage among old-fashioned people that a man's widow and children can get along if only he leaves them a home. A family without a home is like an army without a base of operations. The energies that a home calls forth are registered in the form of betterments and improvements. When you see rocks going into dry wells and ashes going into driveways you are watching the development of hope, of security and of wealth. You are witnessing the building up of the thing that makes men true patriots—of the thing for which they will fight to the last devoted drop of blood.

"It was home-owning that gave the minute men to Lexington and Concord. It was home-owning that kept the truck wagons crowding the ammunition wagons on the roads that led up to the French front—that saved France.

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### Populating the West

"Thus the Dakotas, Minnesota, Iowa, Nebraska—the West and the Northwest—were populated. The immigrants turned waste lands into bearing farms; they increased the taxpaying power; they founded families and communities; the communities grew into powerful states, and



**MISS FRANCES M. WOCHOS** of Milwaukee and Miss Helen A. Cohen

with the salesgirls. I want them to understand themselves and the goods they are selling. When their thoughts are right their actions can't help being right."

The Misses Frances M. Wochos, Margaret Fitzsimmons and Sophie Serber were discussing the relative merits of Milwaukee, Highland Park, near Chicago, and New York. Miss Fitzsimmons is a native of Milwaukee and is teaching in the Deerfield-Shields High School at Highland Park. Miss Wochos is a Milwaukee teacher, and Miss Serber teaches in the elementary schools of New York City.

"It's according to what you like," said Miss Fitzsimmons. "Now, I like green trees and brooks and flowers. I like the other things, too, the theaters, art galleries and the gay white lights. But I can have both. I am in easy distance of Chicago and I can go in for an evening of city life every once in a while. Chicago has everything New York has."

### New York "Gets" You

"There is something about New York that gets you," Miss Serber insisted. "You may not like New York at all when you first come here, and, again, you may just like it in a mild sort of way. Take it or leave it, you know. But if you stay here two years or so you'll find that you can't be satisfied anywhere else."

"Milwaukee is good enough for me," Miss Wochos put in. "It is large enough to give you a city feel-

ing and small enough so that you can get out in the country and go to the lakes for week ends. And, besides, all my friends are in Milwaukee."

Miss Fitzsimmons would like to be an educational director or a buyer.

"But I have already gone pretty far in teaching. I would have to begin at the bottom in a department store," she said.

"I am going to ruin myself buying after this," said Miss Wochos. "I know what it is to show customers one ribbon after another and then have them say they don't want anything to-day. Next time I go into a store as a customer, I'll just buy the first thing the salesgirl shows me."

Miss Wochos is behind the ribbon counter at one of the leading Manhattan stores. She spends two days a week getting actual sales experience. All of the girls are getting the practical side of retailing in this way.

Miss Serber is interested in the new continuation schools which will be started under the Federal Smith-Hughes law.

### Education for Clerks

"I attended a conference at Oswego on the continuation schools. It seemed to me that the biggest opportunity for service was with the girls in department stores. There are more girls in department stores who have not had a high school education than in any other field. These continuation schools will give them four to eight hours a week after working hours. They will spend half the time on cultural subjects, English, civics and American history, and the other half on practical subjects in line with their work."

## Pupils, After Instruction in Class, Get Practical Experience in Big Retail Stores

cal subjects in line with their work." Miss Gertrude Webb, of Nashville, Tenn., also is interested in the Smith-Hughes law. Miss Webb is a psychologist, with a master of arts degree.

Almost all the girls are teachers, or are planning to teach. Miss Sara Oram, of Kansas City, is a college graduate. She expects to continue her work at the summer school in one of the department stores of her home. Miss Helen G. Lacock, of Columbus, Kans., is teaching salesmanship and store organization in one of the high schools of Salt Lake City. Miss Pearl M. Hale is educational director for the Rike-Kumeler store of Detroit, Mich. Misses Irene and Pearl Alford heard about the course in Beaumont, Texas, and wrote to Mrs. Stacy. They are both teachers, and expect to go into department store work as educational directors. Mrs. May Malmo is the coordinator for high schools and stores in Duluth, Minn.

### Seven Years in a Store

"I have learned the ropes by actual experience," said Mrs. Malmo. "I have spent seven years in the George A. Gray Company store, as salesgirl and buyer and educational director. I spent all my spare time studying and took correspondence courses on salesmanship and store management. When the Duluth schools organized a practical course in department store selling they wanted some one to take care of the practical work in the stores and to find places for the graduates. Mr. Gray suggested my name to them."

"Do you find that the Duluth stores cooperate?"

"The stores there are all supporting the school work very heartily. They not only use our graduates, but they send their girls and young men to the classes on company time. S. S. Kresge Company has a large store there, and the manager is with us heart and soul. He sends a large representation from the store every day to attend the classes or store problems."

Mrs. Frederick Phillips has spent three years in the personnel division of the John Wanamaker store in Philadelphia. Mrs. Charlotte H. Benner is head of the department of salesmanship in Julia Richmond high school. Miss Mary Levy, of New York, is connected with the Lerner Waist Shops.

### Retailing Is Her Job

Miss Helen A. Cohen is head of the Research Division of the National Garment Retailers' Association. It is Miss Cohen's business to know every phase of retailing.

"I particularly like the angle of approach at the Training School," said Miss Cohen. "It gives a grasp

of the selling game from the psychological as well as from the practical point of view. The girls taking the course are unusually interesting. They come from all parts of the country and for all sorts of reasons."

"They are pioneers, in a sense, aren't they?"

"Yes, you are right. They are blazing a way, not only for large classes at the New York University but for a better understanding of department store problems."

There is one man enrolled for the course, Arthur Rothfeder. Mr. Rothfeder is the son of a Connecticut merchant. The girls gave a very flattering report of him. He must have been very, very sick to have missed that day.

All of the girls spend two days a week at stores to which they have been assigned. The stores which are cooperating in the work include Abraham & Straus, Oppenheim & Collins, Franklin Simon & Co., Lord & Taylor, James A. Herne & Son, Hahne & Co., Gimbel Brothers, L. M. Blumstein, Best & Co., R. H. Macy & Co., F. A. Loeser & Co., A. I. Namm & Son, Oliver A. Olson, Inc., L. Bamberger & Co., James McCutcheon & Co., Retail Milliners' Association of America, Saks & Co., Bloomingdale Brothers, Cammeyer, L. S. Platt & Co., the American Booksellers' Association and Stern Brothers.

### Get a Working Knowledge

Each girl is assigned to one of these stores. She is given her choice of full time at some particular counter, such as ribbons, laces, hosiery, lingerie, etc., or in some department such as stockkeeping, delivery, receiving room, etc., or she may spend a few days in various parts of the store in order to get a general survey of the department store as a whole.

The work of the stores is closely followed up by the class lectures and charts. Mrs. Stacy has mastered many of the intricacies of store organization, and the coordination of one department with another, and Miss Fales is an authority on textiles. Dr. Norris Arthur Brisco, the director of the school, is a Canadian by birth. He received his Ph. D. at Columbia some years ago and is the author of "The Economics of Business." Before he joined the staff of the university he was head of the school of commerce of the University of Iowa in Iowa City.

The group was breaking up, and it was time to go. The girls were whispering excitedly among themselves. One more question was inevitable:

"What are your plans for this afternoon?"

"Oh, we're going to explore Greenwich Village," came the answer.

# Fewer Than Half the People of America Own Their Own Homes

By Rufus Steele

**A** MERICANS went to war to keep the home fires burning. They go down to the day's work for the same reason. Back of most of their efforts, mental or manual, concentrated or cursory, is a motive having to do with home welfare and home preservation. "Home, Sweet Home" is the song of songs in the heart of the American, native born and adopted. And yet—over against all this is the stubborn and startling fact that the home is steadily slipping further and further away from us and that 60 per cent of the people of the United States are now tenants, who do not own the quarters in which they live!

This fact is not generally known, but it is regarded as explaining in a measure things that are only too well known. It has a direct bearing, for instance, upon the high cost of living. The high cost is due to lack of production. Lack of production is due to lack of proper economic and moral incentive to work.

### Home an Inspiration

It is estimated that one-third of the productive energy of the United States is latent to-day and that all of this latency is to be found among workers who are renters and know not the inspiration of a man-sized battle for the upkeep and development of a home which they own.

"In getting away from home owning we are getting away from the principle on which the United States rose to greatness," declares Franklin T. Miller, "and if we are to preserve our greatness we must take a direct route back to that principle."

Officially and unofficially Mr. Miller, the specialist of the United States Senate Committee on Reconstruction, has had more reason than any other man, perhaps, to dig deep into the home owning situation in this country and to analyze his findings.

"Here it is in a nutshell," he says.

"In 1890 there was 52 per cent of tenantry in the United States; in 1900 there was 55 per cent; in 1910, 58 per cent. The census of this year will undoubtedly show 60 per cent, and, unless an intelligent effort is made to correct present conditions, tenantry is bound to increase much more rapidly than at the past rate of 2 or 3 per cent in a decade.

### Perils of Tenantry

"The United States and England are to-day facing serious industrial conditions through the increasing proportion of labor that is remaining latent. Our standards of living are falling because our production is decreasing. Both nations are struggling with a great housing shortage. Since 1851 England has attempted to better her housing conditions through philanthropic legislation, subsidizing the tenant and driving private enterprise out of the business of supplying houses.

"The United States, with the abandonment of the principle of primogeniture when the government was formed, took a different path and has adhered to it. It has always been the national policy to make home ownership rather than tenantry the popular practice. Homes have been acquired through labor, and not through state aid. This very fact opens a plain road to the United States now not only to relieve its housing shortage but to draw into activity the latent energy of its citizenry. Having the means other than state aid in subsidy form to enable the worker to acquire his own home, the United States possesses a powerful weapon for dissipating unrest, for stabilizing the workers and for nullifying the dangers that threaten us from European ideas bred among men who have never had a chance to own their homes."

It was suggested to Mr. Miller that most of us might not have regarded the fact of whether a man

owns the house he lives in as of such paramount importance.

"Probably not," replied the construction expert, "but in these times most of us are learning new truths and big truths every day. It is an old saying that a house has to fall on some men before they get straight. I am finding that a house has to fall on most of us—a house of our own—before we will get as straight as we ought to be.

### The Need of Shelter

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these have made the United States what it is to-day.

"One tide of immigration went out through the Allegheny Pass and settled in the most inviting territory of the South and Southwest. Another tide, drawn by the Erie Canal, moved to the North and the Northwest. But whatever the direction, it was the opportunity extended to the poor man to strike his roots into the soil and build up on a foundation of his own that drew like a magnet and that bred an energy and a zeal that startled most of all the very men who manifested it. In the homestead laws, which were in their first stage in 1841 and which were perfected in 1863, the homesteader saw not the thing that was to throw him the continent into development and give it unlimited productive capacity, but his individual opportunity to lay a hearthstone that should be not his landlord's or his banker's but his own.

### Saved From the Lenders

"After a couple of generations, as it developed, perplexities were to arise. A series of difficulties, such as farm mortgages and inadequate transportation, were to bring their complications; but a solution was found for these in the form of the farm loan bank, which is proving second in importance only to the homestead act itself. The farm loan bank provides a system of long term banking, backed by the government, which lifts the farmer out of the clutches of the lenders who would devour him.

"It is now proposed to aid the distracted citizen of to-day by an extension of that same beneficent principle which was given operation through the homestead act and the farm loan bank by the creation through Federal statutes of a home loan bank. The aim is to enable the

worker by a system of long term loans to acquire an urban plot and build a house upon it. It does not mean subsidizing him, for any attempt of a democracy like ours to subsidize the home builder would be like attempting to subsidize itself; but the government can help by taking the home builder out of the hands of the usurer through backing an institution similar to the farm loan bank, by making negotiable the securities of the mutual building and loan associations, by protecting residential communities from industrial encroachment, by establishing community centers and by improving transportation facilities. Under such a system a man could buy his own home by paying down only a little more than when he buys an automobile.

"If he had to sell he could do so with little loss—perhaps with a profit. In short, he would be enabled through his earnings to acquire a negotiable equity in a desirable home from which he could travel readily to his work. A definite proportion of the loan made to him would be amortized each year, and he would not be obliged to incur the expense of renewals of first and second mortgages, with incidental commissions, bonuses and title searchings every two or three years. As is well known, the uncertainty and expense of placing such loans has been one of the greatest deterrents to home ownership. What is required is legislation that will permit the rediscounting of real estate mortgages at a minimum interest rate. And this is simply taking the old real estate mortgage and putting it into a package that is marketable.

### The Home Loan Bill

"The mutual building and loan associations, whose usefulness to prospective home owners will be so greatly extended by the creation of

the Home Loan Bank, came into existence in Philadelphia, the City of Homes, while the homestead act was being perfected at Washington. These associations now number 7,500, with a membership of 4,000,000 persons. They hold assets of \$2,000,000,000 and do an annual business of \$1,500,000,000 at an expense of three-fourths of 1 per cent. They were the pioneers of the amortization plan, and loss on their operations is almost unknown. They induce people to commit themselves to small weekly savings upon which interest is allowed, and they loan these savings to their members for home building. About \$2,000,000,000 of these savings is now tied up in mortgages. It is the purpose of the home loan bank bill to permit under government supervision the issue and sale of bonds of standard form against this \$2,000,000,000 worth of mortgages. This is the Calder-Nolan bill now pending in Congress. The bill extends the privilege of rediscounting mortgages to other organizations.

"It is safe, perhaps, to assume that these bills will in due course become laws, since the 'Own Your Own Home' movement is the subject of daily commendatory editorials in newspapers all over the country and public sentiment is crystallizing steadily.

### Cure for Unrest

"The moment a worker makes up his mind to turn his savings to the ultimate acquisition of a family abiding place he not only frees himself from the contagion of social unrest, but he begins to extricate himself from one of the most lamentable errors of the present time. This is the error that the people of the United States as a whole are making to-day—the investment of their large earnings in consumable instead of in capital commodities. Be-

cause we are permitting ourselves indulgence in fancy foods, fancy clothing and perishable luxuries of every kind, the labor and the machinery of the country are devoting themselves to supplying us with these things at a fancy price. There is little glass for the windows of stores and dwellings, because glass fetches better prices if made into windshields for automobiles. There is a shortage of manufacturers' materials in one community and a shortage of food in another because there are not enough freight cars to haul the raw materials to the one and the produce from the farms to the other; and the steel that might go into more freight cars has been going into less essential things, such, for instance, as pleasure cars that everybody seems able to order and pay for without respect to the price. Musical instruments, jewelry, tobacco—all sorts of commodities that soon go into the scrapheap or the sewer—have been provided on the demand of the spenders, while new railroads and new factories and new farms—the capital commodities that endure and enrich—must wait for a saner season.

"Home building will mark our return to national sanity. Home building will usher in a day in which the humble citizen will play a larger part in the affairs of this nation. A pertinent example is before our eyes. The French peasants, many of whom have always been home owners, have prospered in spite of war and have used their savings well. Small owners have increased their holdings; tenants have become purchasers. The peasant owner develops suddenly into a political factor. The Chamber of Deputies does little these days until it has heard what he has to say. The home owner has thrown up a breastwork against economic falsities and is having his part in working out the destinies of his country."